The total area of various Samadhis situated in the Rajghat Complex is as under:—

(i) Rajghat	59.00 acres;
(ii) Shantivana	60.00 acres;
(iii) Vijay Ghat	40.00 acres
(iv) Shakti Sthal	60.00 acres
(v) Kisan Ghat	(This Samadhi covering an area of 19 acres is situated on the land of Rajghat and no separate allotment has been made).
(vi) Vir Bhumi	(This Samadhi is located on the land of Shakti Sthal. No formal allotment has so far been made for this Samadhi.).

The annual expenditure on the maintenance of these Samadhis during 1994-95 was as under:—

Samadhi	Rs. (in lakhs)
(i) Rajghat	55.41
(ii) Shantivana	51.65
(iii) Vijay Ghat	37.58
(iv) Shakti Sthal	52.41
(v) Kisan Ghat	15.69
(vi) Vir Bhumi	16.36

The Samadhi of Mahatma Gandhi is being looked after by the Rajghat Samadhi Committee set up under the Rajghat Samadhi Act, 1951. All the other Samadhis are being looked after by the Central Public Works Department.

Flow of credit to the agricultural sector

*453. SHRIMATI BASANTI SHARMA:

DR. SHRIKANT RAMCHANDRA JICHKAR:

Will the Minister of AGRICULTURE pleased to state:

a) the steps being taken to ensure t credit flows are enhanced to the culture sector.

b) whether the steps taken are showing any results; and

c) the long term strategy to achieve objective?

THE MINISTER OF AGRICULTURE (SHRI BALRAM JAKHAR): (a) Various steps taken and being taken to enhance credit flow to agriculture sector are given in the Statement annexed. (*See* below).

(b) The steps taken to enhance credit flow in agriculture sector have resulted in increase of agricultural credit from a level of Rs. 7005 crore in 1985-86 to an estimated Rs. 17337 crores in 1993-94;

(c) The long term strategy to enhance credit flows to agriculture sector includes the strengthening of cooperative banks through business development plans, Govt. deposit guarantee to enhance deposit mobilisation, introduction of cash credit limit in agriculture sector, deregulation of interest rate structure for cooperatives for lending and enhancing operational efficiency of Cooperative Banks and Regional Rural Banks.

Statement

Steps taken/being taken to enhance credit flow to agriculture sector

1. No margin money is to be contributed by the farmers for loan amounts upto Rs. 10,000/- for both short term and long term loans. For loan amounts above Rs. 10,000/- a margin money of 15 per cent to 25 per cent is required from the farmer.

2. To ease the problem of margin money the subsidy is treated as margin where available.

3. No security is insisted upon for both short term and long term loans upto Rs. 15,000/- where movable assets are created. Hypothecation of the assets created is tekan as security.

4. No security is required for loans upto Rs. 5,000/-.

5. Loan applications forms and procedures have been simplified by financial institutions. These forms are also made available in regional languages.

6. Within the overall lending of 40 per cent for the priority sector, instructions have been issued that 18 per cent of the net bank credit should go towards financing agriculture.

7. In respect of commercial banks, the interest rates are linked to the size of the loan. Smaller the size of the loan, lower is the rate of interest.

8. Payment of interest is to be insisted upon only at the time of repayment of loan. Instructions have been issued to banks that total interest debited to an account should not exceed the principal in respect of short term advances to small and marginal farmers.

9. The public sector banks have also introduced the Agricultural Credit Cards for the farmers with good track record to enable the farmers to secure production credit instantly.

10. Banks have also been advised in Oct., 1994 to extend a flexible line of credit to farmers in the form of cash credit facility which would meet their composite credit requirements. The facility is available to farmers with good track record in the previous two years in regard to conduct of their banks/borrowal accounts.

11. Commercial banks have been advised to open atleast one specalised Agricultural Finance branch in each state to adequately deal with high-tech agriculture loans in the areas such as aquaculture, floriculture, tissueculture etc.

12. With a view to improve involvement of public sector banks in the agriculture sector, the banks have been asked to draw special credit plans for 1995-96 for the sector.

13. In respect of cooperatives & Regional Rural Banks, NABARD sanctions short term credit limits for financing Seasonal Agricultural Operations. To ensure uninterrupted flow of credit to new and non-defaulting members of banks/Primary Agricultural Credit Societies, NABARD has relaxed the condition of minimum recoveries of 40 per cent of last year's demand and credit limits have been sanctioned to banks in the last 3 years irrespective of the level of recoveries subject to certain conditions.

14. In view of the special problems faced by banks in North-Eastern Region, credit limits to cooperative and Regional Rural Banks operating in this region are sanctioned by NABARD irrespective of their level of overdues.

15. NABARD has been sanctioning separate lines of credit to support Government of India's programmes like Oilseeds Production Programme, National Pulses Development Programmes, etc., with a view to increase the production of oilseeds and pulses.

16. NABARD has proposed separate credit limits for 1995-96 to banks functioning in 114 identified tribal districts for boosting the flow